

Options for Uninsured State of Colorado Employees and Dependents

Medicaid

- Description:** Medicaid is a program that pays for health insurance for some Coloradoans who can not afford it. When state and federal eligibility criteria are met, Medicaid covers families with children, pregnant women, the elderly, and people with disabilities. People who are not U.S. citizens can only get Medicaid to pay a life threatening medical emergency. The Colorado Department of Health Care Policy & Financing administers the Medicaid program.
- Website:** www.chcpf.state.co.us
- Contact Info:** Denver Metro: 303-866-3513
Toll Free: 1-800-221-3943
TTY: 1-800-659-2656
- Eligibility:** You may be able to get Medicaid if:
- You are in the Colorado Works (Temporary Aid to Needy Families TANF) Program or you meet the 1931 Medicaid program requirements. Although these are not the only programs or ways to receive Medicaid help. Help from Medicaid is based on the household's amount of money and resources. To find out if your incomes and resources qualify for Medicaid, contact your local County Department of Social/Human Services.
 - You are pregnant now or have children born after September 30, 1983, and have an income of less than 133% of the Federal Poverty Level (FPL). This program is called the Baby Care/Kids Care. Please call 303-692-2229 or 1-800-688-7777 for further information.
 - You are a foster or adopted child placed in a home by a local County Social/Human Services Office.
 - You receive Supplemental Security Income (SSI) or Colorado Old Age Pension (OAP).
 - You need home health care or nursing facility care because you are elderly, blind or disabled. These programs are called the Qualified Medicare Beneficiary Program (QMB) and the Special Low-Income Medicare Beneficiary (SLMB) Program.
 - Some people who need long-term care may also receive help through Medicaid (an example would be nursing home or hospice care). This includes people who are elderly, blind or disabled, & Traumatic Brain Injury, or have HIV or AIDS. If you think you might be eligible, contact local County Department of Social/Human Services.
- Services Provided:** All ages: Emergency care, mental health services, inpatient hospital, outpatient hospital, prescription drugs, home health care, durable medical equipment, labs, x-rays, physical therapy, occupational therapy, hearing exams and hospice. Some services require prior approval.
- Also covered if under age 21: Well-child visits, eye exams, contact lenses, eye glasses, immunizations, vaccines, and dental services. Some services require prior approval.
- Cost of Services:** Most Medicaid participants that do not enroll in a Medicaid HMO are required to pay copays. Participants who elect to join a Medicaid HMO, are under age 19, are currently pregnant, or are in a nursing facility are copay exempt.
- The current copay levels are \$2 for doctor visits, \$3 for outpatient hospital services, \$10 per day for inpatient hospital stays, \$1 for each generic prescription, \$3 for each brand name prescription, \$1 for labs, \$1 for x-rays, and \$1 per day for DME items.
- How to Access Care:** Medicaid applications are taken at your local County Department of Social/Human Services. For the locations and telephone number of sites near you, please check the

Blue Pages (Government) in the phone book or call Customer Service Line at the numbers shown above.

All applications must be forwarded to the appropriate County Department of Social/Human Services.

Colorado Indigent Care Program (CICP)

- Description:** The CICP is a state program that provides partial reimbursement to providers for offering medical care to eligible underinsured and uninsured residents. The Colorado Department of Health Care Policy and Financing (HCPF) administers the CICP program.
- This is not a health insurance program. Services are restricted to participating hospitals and clinics throughout the state. Statewide there are 49 hospitals, 18 clinics and 51 satellite facilities that participate in CICP. A complete list of participating providers can be found on the CICP website.
- Website:** www.chcpf.state.co.us/HCPF/cicp/cicpindex.asp
- Contact Info:** 303-866-2580 or any participating provider. Contact information for each provider can be found on the CICP website.
- Eligibility:** To be eligible for services under the Colorado Indigent Care Program, you must meet both residency and income and asset requirements. A resident is anyone who is: 1) a Colorado resident and a U.S. citizen or, 2) a migrant farm worker and a U.S. citizen or legal immigrant.
- To qualify, you must have income and resources combined at or below 185% of the Federal Poverty Level (FPL), and cannot be eligible for Medicaid. There are no age limitations for CICP eligibility. You can have Medicare and any other commercial health insurance policy, but these policies must be exhausted before CICP reimburses the health care providers.
- Services Provided:** Medical services vary by participating health care provider. The responsible physician determines what services will be covered. These services include, and are not limited to emergency care, inpatient care, outpatient care, prenatal care and prescription drugs.
- Cost of Services:** Copays vary based on type of service provided and your rate level determination during the enrollment process. Inpatient facility copays range from \$15 to \$535. Inpatient physician copays range from \$0 to \$230. Outpatient copays range from \$5 to \$50. Prescription copays range from \$3 to \$25. A flat \$50 copay is charged for outpatient prenatal care (12 visits) for pregnant CICP members. You never have to pay more than 10% of your income in a 12-month calendar period. For example, a family of four with an income of \$16,500 will only have to pay copayments up to \$1,650. You are responsible for keeping track of the copayments and letting your provider know once your family has reached the 10% copayment cap.
- How to Access Care:** Local hospitals and clinics enroll families into the CICP. Eligibility technicians complete the applications.
- You will be assigned a "rate" based on your total income and resources. The rating process takes a "snapshot" of your financial resources as of the date the rating takes place. Ratings usually occur on the first day of service. Ratings cover services that were received up to 90 days prior to your application. The results of your rating will determine how much your copayments will be for the year.
- The responsible party listed on the first line of the Application must sign the Application within 90 days of the date of service. If an applicant is unable to sign the application or has died, a spouse, relative, or guardian can sign the Application. An unsigned

application means the application has not been completed, the applicant cannot receive a discount for services and the applicant has no appeal rights. The application must be completed before the responsible party can sign.

Documents required with application:

- State of Colorado drivers license or state identification card
- Proof of immigration status
- Copies of last months' paycheck stubs
- Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) award letter
- Payments from pension plans
- Payments from Aid to the Needy and Disabled (AND) or Old Age Pension (OAP)
- A copy of your Medicare or health insurance card
- Vehicle value for all of your vehicle(s)
- Other income sources
- Non-CICP medical/pharmacy/dental expenses

Colorado Child Health Plan Plus (CCHP)

Description: Child Health Plan Plus (CHP+) is a low-cost health insurance program for uninsured Colorado children ages 18 and under whose families earn or own too much to qualify for Medicaid but cannot afford private insurance.

Website: www.cchp.org

Contact Info: 1-800-359-1991

Eligibility: Children and Youth who are: age 18 and under, not eligible for Medicaid, living in a financially qualified family (earning less than 185% of federal poverty level based on family size), Colorado residents, U.S. citizens or permanent U.S. residents who have had an Alien Registration number for at least 5 years, and not covered under any other insurance.

The following children are NOT eligible: children covered by employer-provided health insurance during the last 3 months, if the employer paid 50% or more of the premium, residents of correctional or mental institutions, and **children eligible for state employees' dependent health coverage.**

Services Provided: Check-ups and shots, well child care and immunizations, medical office visits, prescriptions, hospital services including outpatient services, inpatient care, and inpatient doctors' care, glasses and hearing aids, mental health care, such as counseling, hospitalization, and outpatient substance abuse treatments, dental care

Cost of Services: \$25 annual enrollment fee for one child, \$35 annual enrollment fee for 2 or more children. Copays are based on income determination and vary based on type of service. Copays generally range from \$0 to \$5.

How to Access Care: Applications can be obtained by calling the phone number above, by requesting one via the CCHP website, from a CHP+ office or satellite location (details can be found on the CCHP website), or from your local Department of Health Services.

The Colorado Community Health Network

Description: The Colorado Community Health Network (CCHN) is the membership association representing Colorado's Community Health Centers. Founded in 1982 as a non-profit organization, CCHN is recognized as the Primary Care Association for the State of Colorado. Together with the 109 Community, Migrant, Homeless, and School-Based health center sites they represent, CCHN works to promote and expand access to

primary health care throughout Colorado. Health centers are located in 31 counties in Colorado. Providers in the Denver metro area include Denver Health, the Colorado Coalition for the Homeless, the Metro Community Provider Network, the Salud Family Centers, and Clinica Campesina Family Health Services.

Website:	www.cchn.org
Contact Info:	303-861-5165
Eligibility:	CCHN primarily serves the uninsured and underinsured at 200% or below of Federal Poverty Level.
Services Provided:	The Community Health Centers that participate in the CCHN usually provide comprehensive primary and preventive care services, and many of the Community Health Centers provide mental health and acute care services. Some of the Community Health Centers may also provide specialty care, pharmacy and dental services. As some of the participating practices may be full, the neediest cases will be seen first.
Cost of Services:	The amount you pay for services is based on an assessment of your income and assets.
How to Access Care:	To get information regarding Community Health Centers and services near you, you can access the CCHN website or call CCHN at the number listed above. CCHN prefers that one registers with a clinic prior to accessing services. The registration process includes calling to set up an appointment for an interview at the clinic where services will be utilized, answering general questions including information about you and your family's financial status, and providing the last month's pay stubs for the family. It is also recommended that you call ahead for an appointment for services to minimize waiting times.

Comprehensive Health Care Program for American Indians and Alaska Natives

Description:	American Indians and Alaska Natives are eligible for health care through the Indian Health Service (IHS).
Website:	www.ihs.gov/FacilitiesServices/AreaOffices/Albuquerque/abq-southern-colorado-ute-service-unit.asp
Contact Info:	970-563-9443
Eligibility:	American Indians and Alaska Natives only. In Colorado the primary recipients are members of the Southern Ute and Ute Mountain Ute tribes.
Services Provided:	Depending on the resources available, members receive preventive, primary medical care, hospital and ambulatory care, emergency medical services, pharmacy services, community health education, alcoholism and substance abuse programs, diabetes and nutrition programs, mental health services, and dental care. There are also special programs for acquired immune deficiency syndrome (AIDS), maternal and child care, and otitis media.
Cost of Services:	There is no cost to members.
How to Access Care:	IHS facilities are usually located on Indian reservations and in Indian and Alaska Native Communities. Where the IHS is not equipped to provide a needed health service or does not have its own facilities, the IHS contracts with local hospitals, state and local health agencies, tribal health institutions, and individual health care providers. In Southern Colorado, Indian Health Centers are located in Ignacio and Towaoc. Contact the phone number above for additional information.

Kaiser Connections

- Description:** This is a dues subsidy program sponsored by Kaiser physicians and staff. Due to limited funds, there are only a limited number of subsidies granted each year.
- Website:** www.kaiserpermanente.org/locations/colorado/aboutus/commserv/uninsured.html
- Contact Info:** 303-344-7826
- Eligibility:** One third of the available grants are for current Kaiser members with the remainder available for non-Kaiser members. If all grants have been awarded, they create a wait list and participants are enrolled as availability warrants.
- If you are not a Kaiser Permanente member, you must be referred from one of the following agencies: CCD Technical Education Center, Jefferson County Health Department, Tri-County Health Department, The People's Clinic in Boulder, Denver Family Opportunity Program, Volunteers of America, Family Resource Schools (DPS), Pickens Technical Center, Southwest Improvement Council, or The Inn Between.
- Your gross annual income must meet Connections income criteria of less than 200 percent of the federal poverty level.
- You must have less than \$2,000 in cash, checking, savings, etc.
- You cannot be eligible for or enrolled in Medicare, Medicaid, Child Health Plan Plus, or employer-sponsored health insurance. You can enroll dependents in Connections who are not eligible for other coverage, even if the parent has insurance through an employer.
- You cannot be a former Connections member. Participation in Connections is limited to one time at a maximum of two years.
- Services Provided:** This is a comprehensive program that includes preventive and health education classes. Kaiser providers in the Denver metro area provide services.
- Cost of Services:** Premiums and copays are based on family income.
- How to Access Care:** To apply for this program contact the phone number listed above.

Inner City Health Center

- Description:** Inner City Health Center serves the uninsured and working poor of Denver's inner city. Medical students and volunteer physicians and dentists provide all services at the clinic located at 3405 Downing Street in Denver.
- Website:** www.innercityhealth.com
- Contact Info:** 303-296-1767
- Eligibility:** There are no geographic boundaries. All who desire service can receive care.
- Services Provided:** Comprehensive medical care for adults and children including well-child exams, immunizations, prenatal care, dental services, adult and child physicals and medical care. Hospital services and prescriptions are not provided.
- Cost of Services:** Sliding scale based on family size and income.
- How to Access Care:** Call phone number above to schedule an appointment. Proof of income and family size will be required to determine member cost sharing.

Rocky Mountain Youth Mobile Health Clinic

Description:	Rocky Mountain Youth's Mobile Health Clinic is a 40-foot long, state-of-the-art mobile unit with the facilities to provide high-quality, basic health care services and consistent follow-up to underserved neighborhoods in Aurora. The van is fully equipped with two examination rooms, wheelchair access, a restroom and a combination laboratory/registration area.
Website:	www.rockymountainyouth.org
Contact Info:	303-360-8811
Eligibility:	Age 21 or younger
Services Provided:	Well baby exams, school physicals, sports physicals, well woman exams with pap smear, diagnosis and treatment of minor acute illnesses.
Cost of Services:	\$10 per visit
How to Access Care:	Call phone number above for locations and to schedule an appointment.

Doctors Care

Description:	Doctors Care provides access to affordable health care, through a coalition of health care providers, to the medically underserved in South Metro Denver.
Website:	www.drscare.org
Contact Info:	303-730-1313
Eligibility:	Must live in Arapahoe, Douglas or Elbert county, not have private insurance, not qualify for Medicaid or Medicare, have low income and few assets and be pre-approved by Doctors Care to be seen.
Services Provided:	Sick and well care for children. Sick care only for adults. Prescriptions and hospitalization are available in addition to physician visits and immunizations. Services not available include: dental care, eyeglasses, ambulance care, ER physician charges and chiropractic care.
Cost of Services:	Varies based on family income.
How to Access Care:	Visit website or call phone number above to obtain list of items needed for application.

Kids in Need of Dentistry (KIND)

Description:	KIND is a non-profit organization that provides dental care via 5 Denver Metro clinics and to other areas of Colorado using the Miles for Smiles Mobile Clinic.
Website:	www.kindsmiles.org
Contact Info:	303-733-3710 or 1-877-544-kind
Eligibility:	Age 17 or younger, without Medicaid or dental insurance, family income under 185% of federal poverty level, and pre-approved by KIND.

Services Provided: KIND provides a full range of essential dental care, including preventive care such as cleanings, exams and oral health education, as well as comprehensive restorative care, including crowns and other treatments as necessary. KIND does not currently provide orthodontic treatment.

Cost of Services: If possible, \$20 per visit plus 10% of treatment cost.

How to Access Care: Call phone number above for application and locations.

Colorado Coalition for the Medically Underserved (CCMU)

Description: The Coalition was formed to address a growing desire to implement a more unified and coordinated system for caring for Colorado's medically underserved.

Website: www.ccmu.org/programs/

Contact Info: 303-832-7727

Eligibility: Varies by provider

Services Provided: Varies by provider

Cost of Services: Varies by provider

How to Access Care: The website listed above has a comprehensive list of all participating providers in each county of Colorado.